

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
WESTERN DIVISION

In re: § Case No. 3:11-BK-34354
§
PAUL J. ROCKHOLD §
LAURIE J. ROCKHOLD §
§
Debtor(s) § Judge: L. S. Walter
§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION REPORT
CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

John G. Jansing, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <i>(without deducting any secured claims)</i>	\$265,985.54	Assets Exempt:	\$200.00
Total Distributions to Claimants:	\$1,645.91	Claims Discharged Without Payment:	\$213,547.93
Total Expenses of Administration:	\$1,954.09		

3) Total gross receipts of \$3,600.00 (see **Exhibit 1**), minus funds paid to the debtor(s) and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$3,600.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Secured Claims (from Exhibit 3)	\$146,654.25	\$153,258.76	\$500.00	\$0.00
Priority Claims:				
Chapter 7 Admin. Fees and Charges (from Exhibit 4)	NA	\$1,954.09	\$1,954.09	\$1,954.09
Prior Chapter Admin. Fees and Charges (from Exhibit 5)	NA	\$0.00	\$0.00	\$0.00
Priority Unsecured Claims (From Exhibit 6)	\$17,125.62	\$30,185.33	\$30,185.33	\$1,645.91
General Unsecured Claims (from Exhibit 7)	\$128,362.73	\$153,534.04	\$152,380.01	\$0.00
Total Disbursements	\$292,142.60	\$338,932.22	\$185,019.43	\$3,600.00

4). This case was originally filed under chapter 13 on 08/08/2011. The case was converted to one under Chapter 7 on 04/23/2013. The case was pending for 25 months.

5). All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6). An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 08/27/2015

By: /s/ John G. Jansing
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE	AMOUNT RECEIVED
2005 GMC Denali (109,000 miles) [daughter now uses exclusively, and will be making payments on outstanding loan][Current]	1129-000	\$3,600.00
TOTAL GROSS RECEIPTS		\$3,600.00

The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

NONE

EXHIBIT 3 – SECURED CLAIMS

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
2	Ally Financial Inc. f/k/a GMAC Inc.	4110-000	\$0.00	\$8,305.30	\$0.00	\$0.00
13	JPMorgan Chase Bank, National Association	4110-000	\$0.00	\$104,427.21	\$0.00	\$0.00
19	JPMorgan Chase Bank, N.A.	4110-000	\$0.00	\$40,026.25	\$0.00	\$0.00
24	eCAST Settlement Corporation	4110-000	\$0.00	\$500.00	\$500.00	\$0.00
	Ally Financial	4110-000	\$2,435.00	\$0.00	\$0.00	\$0.00
	Chase Home Finance	4110-000	\$103,011.49	\$0.00	\$0.00	\$0.00
	Internal Revenue Service	4110-000	\$797.75	\$0.00	\$0.00	\$0.00
	JPMorgan Chase Bank	4110-000	\$40,410.01	\$0.00	\$0.00	\$0.00
TOTAL SECURED CLAIMS			\$146,654.25	\$153,258.76	\$500.00	\$0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
John G. Jansing, Trustee	2100-000	NA	\$900.00	\$900.00	\$900.00
John G. Jansing, Trustee	2200-000	NA	\$586.09	\$586.09	\$586.09
U. S. Bankruptcy	2700-000	NA	\$293.00	\$293.00	\$293.00

Court						
Upper Miami Valley Storage, Auctioneer for Trustee	3610-000	NA	\$175.00	\$175.00	\$175.00	\$175.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		NA	\$1,954.09	\$1,954.09	\$1,954.09	\$1,954.09

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

NONE

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
20	Internal Revenue Service	5800-000	\$0.00	\$30,185.33	\$30,185.33	\$1,645.91
	Internal Revenue Service	5800-000	\$17,125.62	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY UNSECURED CLAIMS			\$17,125.62	\$30,185.33	\$30,185.33	\$1,645.91

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	Portfolio Recovery Associates, LLC	7100-000	\$19,657.99	\$19,869.70	\$19,869.70	\$0.00
3	Department Stores National BankVisa	7100-000	\$9,600.01	\$9,682.33	\$9,682.33	\$0.00
4	Department Stores National BankMacy's	7100-000	\$2,481.03	\$2,571.66	\$2,571.66	\$0.00
5	Randolf Compton	7100-000	\$0.00	\$140.00	\$0.00	\$0.00
6	Digestive Specialists, Inc.	7100-000	\$337.96	\$362.96	\$362.96	\$0.00
7	Digestive Endoscopy Center	7100-000	\$696.00	\$721.00	\$721.00	\$0.00
8	GI Pathology of Dayton	7100-000	\$288.00	\$215.09	\$215.09	\$0.00
9	Capital One,N.A	7100-000	\$979.00	\$1,014.66	\$1,014.66	\$0.00
10	Portfolio Recovery Associates, LLC	7100-000	\$18,019.00	\$26,952.85	\$26,952.85	\$0.00
11	Chase Bank USA, N.A.	7100-000	\$26,331.00	\$31,108.01	\$31,108.01	\$0.00
12	Portfolio Recovery Associates, LLC	7100-000	\$8,448.01	\$18,389.77	\$18,389.77	\$0.00

14	Portfolio Recovery Associates, LLC	7100-000	\$0.00	\$8,612.23	\$8,612.23	\$0.00
15	World Financial Network National Bank	7100-000	\$526.00	\$526.03	\$526.03	\$0.00
16	Portfolio Recovery Associates, LLC	7100-000	\$3,827.45	\$569.31	\$569.31	\$0.00
17	Portfolio Recovery Associates, LLC	7100-000	\$890.00	\$890.09	\$890.09	\$0.00
18	Portfolio Recovery Associates, LLC	7100-000	\$459.00	\$459.88	\$459.88	\$0.00
20a	Internal Revenue Service	7100-000	\$0.00	\$9,092.30	\$9,092.93	\$0.00
21	eCAST Settlement Corporation assignee of Citibank	7100-000	\$10,706.00	\$10,708.54	\$10,708.54	\$0.00
22	Portfolio Recovery Associates, LLC	7100-000	\$5,327.00	\$5,486.30	\$5,486.30	\$0.00
23	eCAST Settlement Corporation	7100-000	\$2,724.40	\$2,822.78	\$2,822.78	\$0.00
24a	eCAST Settlement Corporation	7100-000	\$1,562.00	\$1,558.26	\$1,558.26	\$0.00
25	American InfoSource LP as agent for	7100-000	\$0.00	\$765.63	\$765.63	\$0.00
26	Capital One NA	7100-000	\$0.00	\$1,014.66	\$0.00	\$0.00
	Best Buy	7100-000	\$2,099.66	\$0.00	\$0.00	\$0.00
	GI Pathology of Dayton	7100-000	\$190.09	\$0.00	\$0.00	\$0.00
	Internal Revenue Service	7100-000	\$3,973.80	\$0.00	\$0.00	\$0.00
	JCPenney	7100-000	\$540.00	\$0.00	\$0.00	\$0.00
	Main Street Acquisition Corp.	7100-000	\$1,562.78	\$0.00	\$0.00	\$0.00
	Miami Valley Emergency Specialists	7100-000	\$751.55	\$0.00	\$0.00	\$0.00
	Miami Valley Hospital	7100-000	\$6,385.00	\$0.00	\$0.00	\$0.00
TOTAL GENERAL UNSECURED CLAIMS			\$128,362.73	\$153,534.04	\$152,380.01	\$0.00

**FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

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Exhibit 8

Case No.: 11-34354Case Name: ROCKHOLD, PAUL J. AND ROCKHOLD, LAURIE J.For the Period Ending: 8/27/2015

Trustee Name:

John G. Jansing

Date Filed (f) or Converted (c):

04/23/2013 (c)

§341(a) Meeting Date:

06/14/2013

Claims Bar Date:

09/12/2013

1	2	3	4	5	6	
Ref. #	Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	Cash on hand - Paul (\$5) Laurie (\$15)	\$20.00	\$0.00		\$0.00	FA
2	Chase Bank checking account	\$200.00	\$0.00		\$0.00	FA
3	Refrigerator, stove (\$450); kitchen table, chairs (\$50), dining room table, hutch, server (\$400), 2 refrigerators (\$50); couch, 2 chairs (\$200); television (\$100); grandfather clock (\$100); bed, stereo, dresser (\$300); bed, dresser, television, desk (\$225); sun room furniture (\$150); riding lawn mower (\$100)	\$2,125.00	\$0.00		\$0.00	FA
4	Household goods and furnishings - Paul (\$120) Laurie (\$300)	\$420.00	\$0.00		\$0.00	FA
5	Al Rock Corp. (Amended appraisal attached: please see actual value listed as \$23,031.00)	\$68,531.00	\$0.00		\$0.00	FA
6	2002 Chevrolet Suburban (199,000 miles): Current NADA value: \$6425 minus \$3863.80 (body work) minus \$2046.66 (mechanical) [estimates for needed work to bring to good condition attached]	\$514.54	\$500.00		\$0.00	FA
7	2005 GMC Envoy (145,084 miles) [Current NADA value \$6125, minus estimated cost of repairs: all gauges in dashboard not working (\$600); needs air shocks (\$600); brakes (\$550)]	\$4,375.00	\$5,250.00		\$0.00	FA
8	2005 GMC Denali (109,000 miles) [daughter now uses exclusively, and will be making payments on outstanding loan][Current NADA value (\$9662); needs brakes (\$600)]	\$9,062.00	\$2,865.00		\$3,600.00	FA
9	28 West Ellis Drive, Waynesville, OH 45068	\$190,000.00	\$0.00		\$0.00	FA

TOTALS (Excluding unknown value)**\$275,247.54****\$8,615.00****\$3,600.00****Gross Value of Remaining Assets****\$0.00**

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

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Exhibit 8

Case No.: 11-34354
 Case Name: ROCKHOLD, PAUL J. AND ROCKHOLD, LAURIE J.
 For the Period Ending: 8/27/2015

Trustee Name: John G. Jansing
 Date Filed (f) or Converted (c): 04/23/2013 (c)
 §341(a) Meeting Date: 06/14/2013
 Claims Bar Date: 09/12/2013

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets

Major Activities affecting case closing:

09/30/2014 Debtors unable to purchase equity in all vehicles. Allowed debtors to move exemptions to cover value of 2002 Suburban and 2005 GMC Envoy. Debtors surrendered 2005 GMC Denali. Vehicle appraised for \$3600. Will be sold at auction at Baymans.

07/23/2014 Determined that debtors' interest in franchise/business of inconsequential value to estate. Sent demand letter to counsel regarding debtors' purchase of non-exempt equity in motor vehicles.

03/31/2014 Reviewed corporate docs and vehicle values. Determining whether debtors have funds to purchase non-exempt equity from estate.

01/10/2014 Determined that mortgage execution and acknowledgment was valid. Entered into AO dismissing adversary case.

09/15/2013 Filed Complaint to determine validity of second mortgage to JP Morgan Chase. Negotiating value of non-exempt equity in vehicles. Waiting on information regarding value of stock in AL Rock.

06/24/2013 Awaiting appraisals for motor vehicles. Awaiting additional information regarding AL Rock stock. Plan to file Complaint to determine validity of JPMorgan Chase Bank's second mortgage on real estate located at 28 West Ellis Drive.

Initial Projected Date Of Final Report (TFR): 06/30/2014Current Projected Date Of Final Report (TFR): 03/31/2015

/s/ JOHN G. JANSING

JOHN G. JANSING

FORM 15
CASH RECEIPTS AND DISBURSEMENTS RECORD

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Case No. 11-34354
 Case Name: ROCKHOLD, PAUL J. AND ROCKHOLD, LAURIE J.
 Primary Taxpayer ID #: **-***6233
 Co-Debtor Taxpayer ID #: _____
 For Period Beginning: 8/8/2011
 For Period Ending: 8/27/2015

Trustee Name: John G. Jansing
 Bank Name: Pinnacle Bank
 Checking Acct #: *****0199
 Account Title: _____
 Blanket bond (per case limit): \$1,000,000.00
 Separate bond (if applicable): _____

1	2	3	4	5	6	7	
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
12/01/2014	(8)	D N R Auto Inc	Payment from DNR Auto Inc.	1129-000	\$3,600.00		\$3,600.00
02/24/2015	2001	Upper Miami Valley Storage	Sale and cleanup fee	3610-000		\$175.00	\$3,425.00
04/14/2015	2002	John G. Jansing	Trustee Compensation	2100-000		\$900.00	\$2,525.00
04/14/2015	2003	John G. Jansing	Trustee Expenses	2200-000		\$586.09	\$1,938.91
04/14/2015	2004	U. S. Bankruptcy Court	Claim #: 27; Amount Allowed: 293.00;	2700-000		\$293.00	\$1,645.91
04/14/2015	2005	Internal Revenue Service	Claim #: 20; Amount Allowed: 30,185.33;	5800-000		\$1,645.91	\$0.00
TOTALS:					\$3,600.00	\$3,600.00	\$0.00
Less: Bank transfers/CDs					\$0.00	\$0.00	
Subtotal					\$3,600.00	\$3,600.00	
Less: Payments to debtors					\$0.00	\$0.00	
Net					\$3,600.00	\$3,600.00	

For the period of 8/8/2011 to 8/27/2015

Total Compensable Receipts:	\$3,600.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$3,600.00
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$3,600.00
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$3,600.00
Total Internal/Transfer Disbursements:	\$0.00

For the entire history of the account between 12/01/2014 to 8/27/2015

Total Compensable Receipts:	\$3,600.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$3,600.00
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$3,600.00
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$3,600.00
Total Internal/Transfer Disbursements:	\$0.00

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CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 11-34354
Case Name: ROCKHOLD, PAUL J. AND ROCKHOLD, LAURIE J.
Primary Taxpayer ID #: **-***6233
Co-Debtor Taxpayer ID #: _____
For Period Beginning: 8/8/2011
For Period Ending: 8/27/2015

Trustee Name: John G. Jansing
Bank Name: Pinnacle Bank
Checking Acct #: *****0199
Account Title: _____
Blanket bond (per case limit): \$1,000,000.00
Separate bond (if applicable): _____

1	2	3	4	5	6	7	
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSE	ACCOUNT BALANCES
	\$3,600.00	\$3,600.00	\$0.00

For the period of 8/8/2011 to 8/27/2015

Total Compensable Receipts:	\$3,600.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	<u>\$3,600.00</u>
Total Internal/Transfer Receipts:	\$0.00
Total Compensable Disbursements:	\$3,600.00
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	<u>\$3,600.00</u>
Total Internal/Transfer Disbursements:	\$0.00

For the entire history of the case between 04/23/2013 to 8/27/2015

Total Compensable Receipts:	\$3,600.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	<u>\$3,600.00</u>
Total Internal/Transfer Receipts:	\$0.00
Total Compensable Disbursements:	\$3,600.00
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	<u>\$3,600.00</u>
Total Internal/Transfer Disbursements:	\$0.00

/s/ JOHN G. JANSINGJOHN G. JANSING